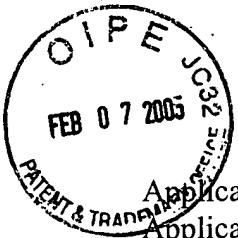


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Applicants:

WALKER et al.

Application No.:

09/654,341

Filed:

September 8, 2000

Title:

METHOD AND APPARATUS FOR PROVIDING AND PROCESSING
INSTALLMENT PLANS AT A TERMINAL

Attorney Docket No. 97-059-1-C1

Group Art Unit: 3713

Examiner: Jeanty, Romain

AMENDMENT AFTER ALLOWANCE PURSUANT TO 37 C.F.R. § 1.312

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Notice of Allowance and Issue Fee Due mailed November 4, 2004, entry of the following amendments into the above-identified application and consideration of the following remarks are respectfully requested: